AMENDMENTS TO THE CLAIMS:

LISTING OF CLAIMS:

1. **(Currently Amended)** A method for short term loan processing to be utilized by a lender, the method comprising the steps of:

    (a)   receiving a loan request through a communications network;

    (b)   communicating the terms of the loan to a customer;

    (c)   receiving confirmation of the customer's acceptance and understanding of the terms of the loan;

    ([[b]] d)   approving the loan request utilizing computing equipment such that human involvement is not required to approve the loan request;

    ([[c]] e)   depositing a loan amount immediately into an account, accessible by the customer, utilizing the computing equipment such that human involvement is not required to deposit the loan amount into the account; and

    ([[d]] f)   automatically withdrawing the loan amount and a loan fee from the account when additional funds are deposited into the account.

2. **(Original)** The method as set forth in claim 1, wherein the loan request is received through a web site.

3. **(Original)** The method as set forth in claim 1, wherein the loan request is received by electronic mail.

4. **(Original)** The method as set forth in claim 1, wherein the loan request is received by telephone.

5. **(Original)** The method as set forth in claim 1, wherein the loan request is immediately approved by the computing equipment.

6. **(Original)** The method as set forth in claim 1, wherein the loan amount is automatically withdrawn from the account by the computing equipment.

7. **(Original)** The method as set forth in claim 1, wherein the account is a pre-existing account established with the lender.

8. **(Original)** The method as set forth in claim 1, wherein the lender is a unconventional lender.

9. **(Original)** The method as set forth in claim 1, wherein the loan amount is deposited into the account such that the deposited loan amount is immediately accessible through an ATM card.

10. **(Original)** The method as set forth in claim 1, wherein the additional funds correspond to a deposited paycheck.

11. **(Currently Amended)** A method for short term loan processing to be utilized by a lender, the method comprising the steps of:

    (a)   establishing a loan account for a customer;

    (b)   providing the customer access to the loan account through an ATM card;

    (c)   receiving a loan request from the customer through a communications network;

    (d)   communicating the terms of the loan to the customer;

    (e)   receiving confirmation of the customer's acceptance and understanding of the terms of the loan;

    ([[d]] f)   approving the loan request immediately by utilizing computing equipment such that human involvement is not required to approve the loan request;

    ([[e]] g)   depositing a loan amount immediately into the loan account utilizing the computing equipment such that human involvement is not required to deposit the loan amount into the loan account; and

    ([[f]] h)   automatically withdrawing the loan amount and a loan fee from the loan account by utilizing the computing equipment when additional funds are deposited into the loan account.

12. **(Original)** The method set forth in claim 11, wherein the deposited loan amount is immediately accessible by the customer through the ATM card.

13. **(Original)** The method set forth in claim 11, wherein the loan request is received through modes selected from the group consisting of: a web site; electronic mail; a telephone; and combinations thereof.

14. **(Original)** The method as set forth in claim 11, wherein the lender is a unconventional lender.

15. **(Original)** The method as set forth in claim 12, wherein the additional funds correspond to a paycheck deposited on a pay day.

16. **(Original)** The method as set forth in claim 15, wherein the pay day is verified by the computing equipment such that the customer is not required to accurately determine the date of the pay day.

17. **(Currently Amended)** A method for short term loan processing to be utilized by a lender, the method comprising the steps of:

(a)   establishing a loan account for a customer by allowing the customer to provide a voided check corresponding to a primary account;

(b)   receiving a loan request from the customer through a communications network;

(c)   communicating the terms of the loan to the customer;

(d)   receiving confirmation of the customer's acceptance and understanding of the terms of the loan;

([[c]] e)   approving the loan request immediately by utilizing computing equipment such that human involvement is not required to approve the loan request;

([[d]] f)   depositing a loan amount immediately into the loan account utilizing the computing equipment such that human involvement is not required to deposit the loan amount into the loan account; and

([[e]] g)   automatically withdrawing the loan amount and a loan fee from the primary account by utilizing the computing equipment when additional funds are deposited into the primary account.

18. **(Original)** The method set forth in claim 17, wherein the loan request is received through modes selected from the group consisting of: a web site; electronic mail; a telephone; and combinations thereof.

19. **(Original)** The method as set forth in claim 17, wherein the lender is a unconventional lender.

20. **(Original)** The method as set forth in claim 17, wherein the additional funds correspond to a deposited paycheck.

21. **(Original)** The method set forth in claim 17, wherein the deposited loan amount is immediately accessible by the customer through an ATM card.

22. **(Currently Amended)** A computer ~~program~~ -readable medium comprising a combination of code segments ~~stored in a computer-readable memory and~~ executable by a processor, the ~~computer program~~ code segments comprising:

a code segment operable to receive a loan request from a customer through a communications network;

a code segment operable to communicate the terms of the loan to the customer;

a code segment operable to receive confirmation of the customer's acceptance and understanding of the terms of the loan;

a code segment operable to approve the loan request such that human involvement is not required to approve the loan request;

a code segment operable to immediately deposit a loan amount into an account, accessible by the customer, such that human involvement is not required to deposit the loan amount into the account; and

a code segment operable to automatically withdraw the loan amount and a loan fee from the account when additional funds are deposited into the account.

23. **(Original)** The computer program set forth in claim 22, wherein the computer program includes a web-server operable to receive the loan request through the communications network.

24. **(Original)** The computer program set forth in claim 22, wherein the computer program includes voice-recognition capabilities operable to the receive the loan request by telephone.

25. **(Original)** The computer program as set forth in claim 22, wherein the loan amount is deposited into the account such that the deposited loan amount is immediately accessible through an ATM card.

26. **(Original)** The computer program as set forth in claim 22, wherein the loan amount is provided by an unconventional lender.

27. **(Original)** The computer program as set forth in claim 22, wherein the additional funds correspond to a deposited paycheck.

28. **(Currently Amended)** An automated system for short term loan processing to be utilized by a lender, the system comprising:

a connection element operable to connect the system to a communications network;

a computer-readable memory operable to store a combination of code segments and a database of loan accounts;

an input device operable to receive a loan request through the communications network;

a processor operable to utilize the connection element to communicate the terms of the loan to a customer and receive confirmation of the customer's understanding and acceptance of the terms of the loan, and to execute the combination of code segments and access the database to approve the loan request such that human involvement is not required to approve the loan request;

a transfer device operable to immediately deposit a loan amount into an account, accessible by the customer, and automatically withdraw the loan amount and a loan fee from the account when additional funds are deposited into the account.

29. **(Original)** The system set forth in claim 28, wherein the input device includes a web-server operable to receive the loan request through the communications network.

30. **(Currently Amended)** The system set forth in claim 28, wherein the input device includes voice-recognition capabilities operable to the receive the loan request by telephone.

31. **(Original)** The system set forth in claim 28, wherein the loan amount is deposited into the account such that the deposited loan amount is immediately accessible through an ATM card.

32. **(Original)** The system set forth in claim 28, wherein the lender is a unconventional lender.

33. **(Original)** The system set forth in claim 28, wherein the additional funds correspond to a deposited paycheck.

34. **(Original)** The system set forth in claim 28, wherein the account is a pre-existing account established with the lender.

35. **(New)** A method for short term loan processing to be utilized by a lender, the method comprising the steps of:

(a) establishing a loan account for a customer;

(b) providing the customer access to the loan account through an ATM card;

(c) receiving a loan request from the customer through a communications network;

(d) connecting the customer to computing equipment;

(e) receiving a loan account identifier from the customer;

(f) receiving the customer's current banking and contact information;

(g) receiving a desired loan amount;

(h) receiving the date of the customer's next pay and automatically verifying the date;

(i) communicating the terms of the loan to the customer;

(j) receiving confirmation of the customer's acceptance and understanding of the terms of the loan;

(k) approving the loan request immediately by utilizing computing equipment such that human involvement is not required to approve the loan request;

(l) depositing a loan amount immediately into the loan account utilizing the computing equipment such that human involvement is not required to deposit the loan amount into the loan account; and

(m)   automatically withdrawing the loan amount and a loan fee from the primary

account by utilizing the computing equipment when additional funds are

deposited into the primary account.